

Fig. 1

Consumer Software Initialization

1

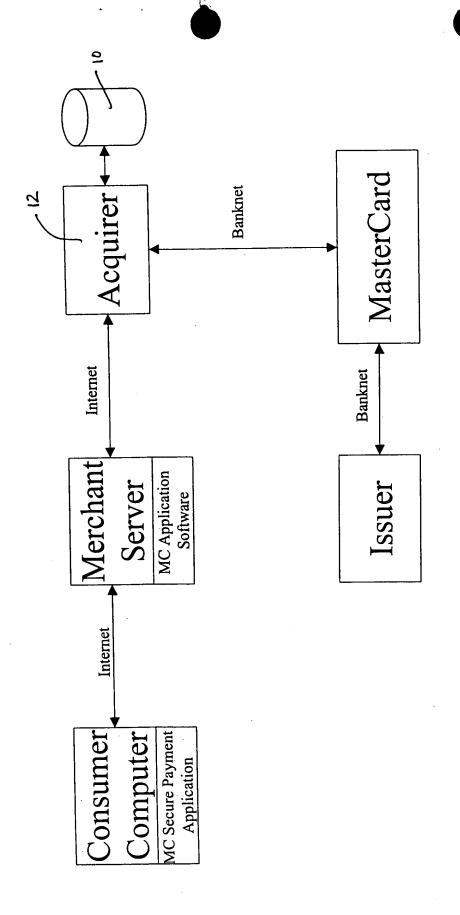


Fig. 2a

Secret Key Authentication

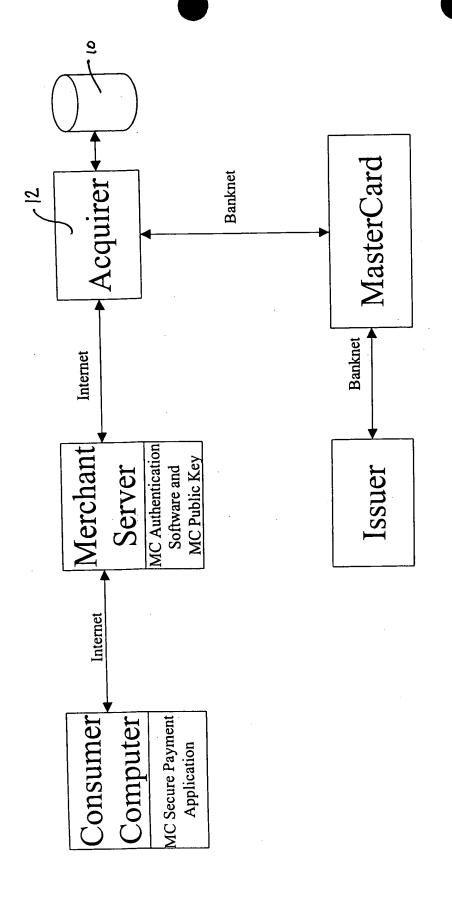


Fig. 2b

Public Key Authentication

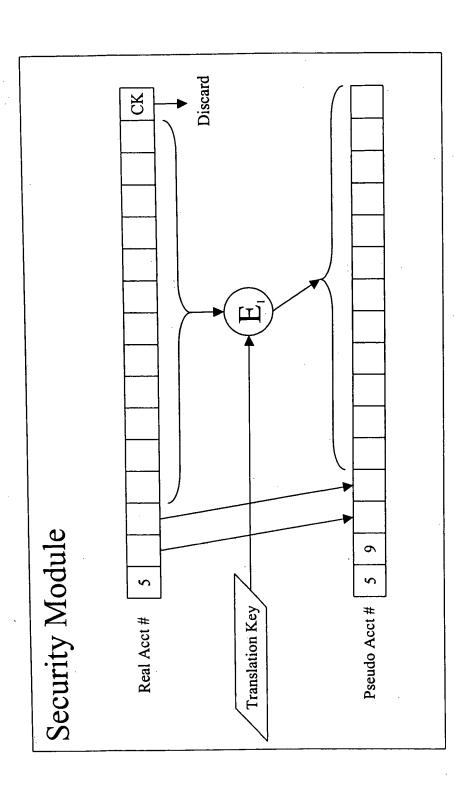


Fig. 3a

Pseudo Acct No. Generation

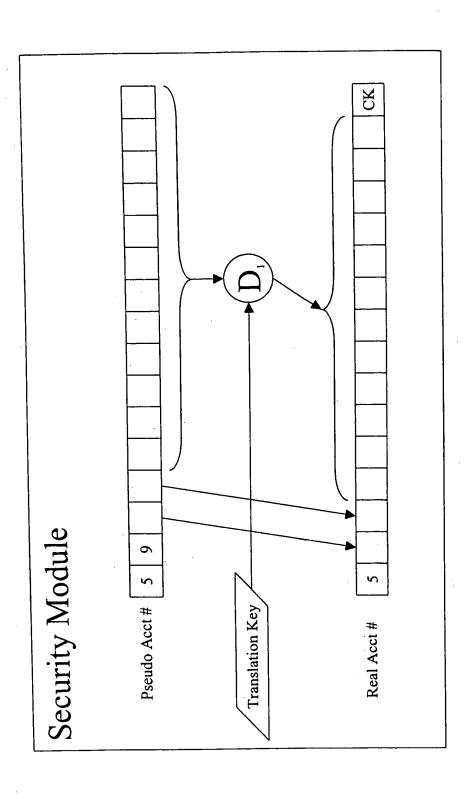
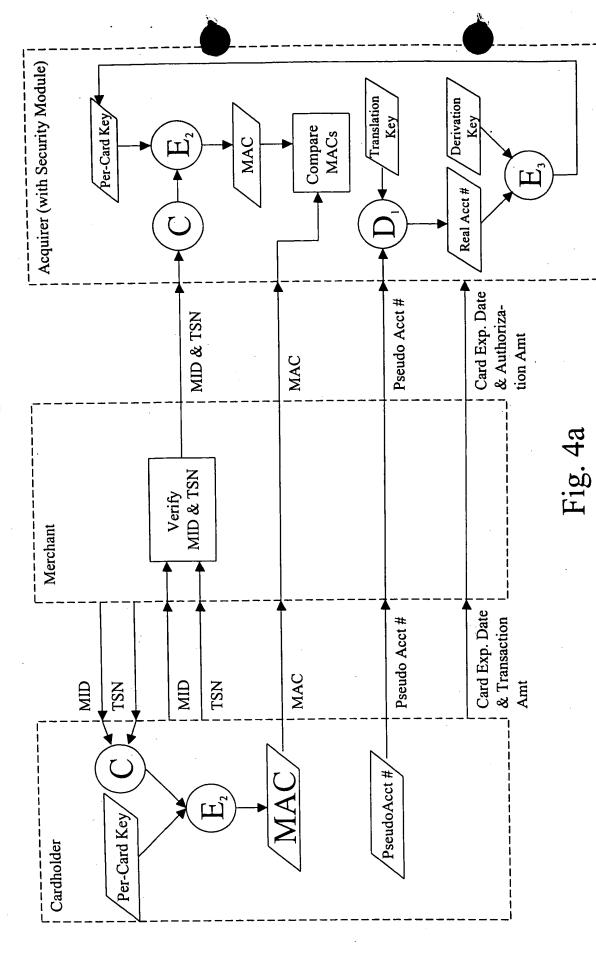


Fig. 3b

Real Acct No. Generation



Secret Key Authentication

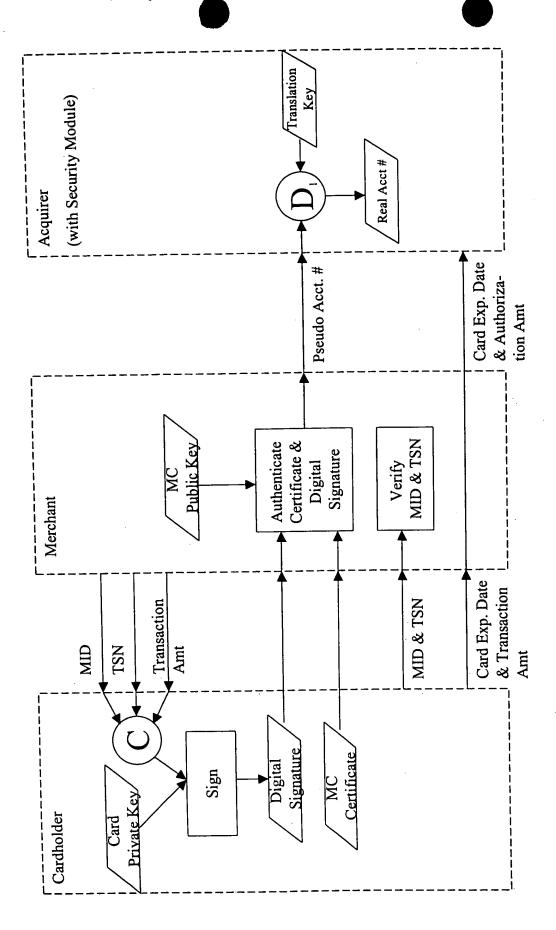


Fig. 4b

Public Key Authentication

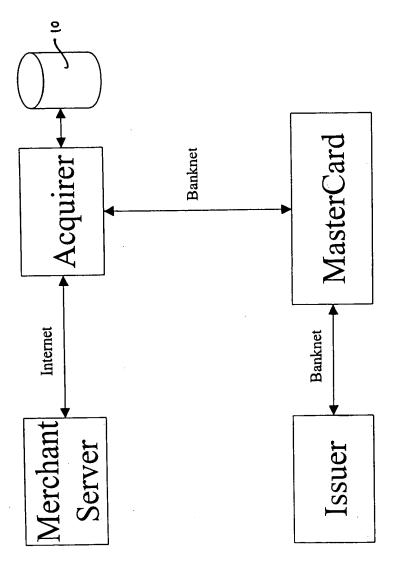
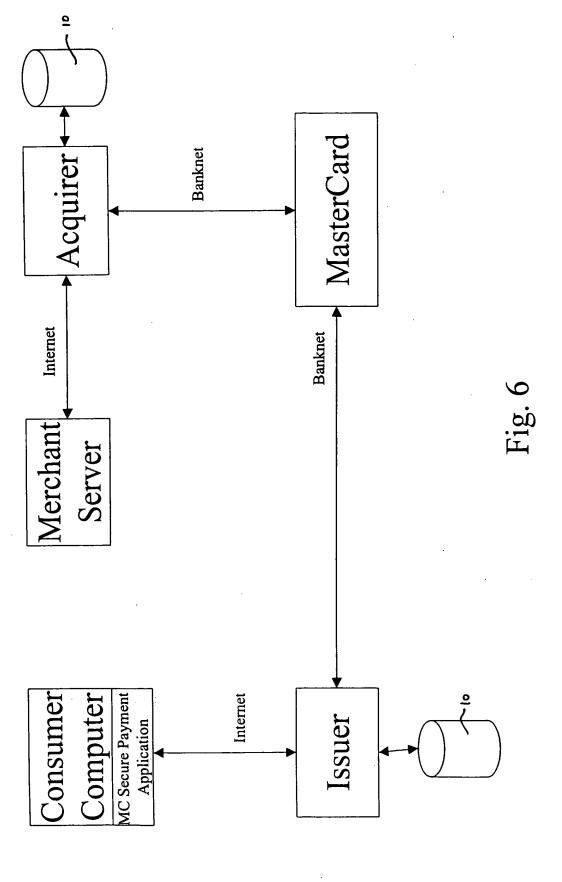


Fig. 5

Clearing & Settlement



**Exception Processing**